

LET'S TALK MONEY[®]

Article Summary

January/February
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Important Date

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Let's Talk Money[®] newsletter, make
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November, 12 2020
for new subscriptions

November 19, 2020
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Standard Financial Topics

[COVER PAGE]

Avoid a Spending Hangover

The holidays are behind you, but chances are paying the bill is not. Starting the New Year with a sensible spending plan that you can stick to can help you feel proud a year from now.

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Economics 101

The trillions of dollars spent by the government in 2020 to help offset the impacts of the coronavirus pandemic, has raised speculation as to how it will impact the U.S. economy in the near- and long-term. Economists mention terms such as inflation, deflation, and hyper-inflation. We'll explain what these terms mean.

Legacy/Insurance Planning

[COVER PAGE]

Mind the Gap

If you're looking for a steady source of income before you start collecting Social Security, consider an annuity* to fill the gap.

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Do You Need an Umbrella?

An umbrella insurance policy is a tool to help protect your family and your assets. It adds an extra layer of protection above your other liability policies like automobile or homeowners. If you are involved in a major accident, having an umbrella policy can save you from costly legal claims and judgments.

Small Business Needs

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Which Team Player Do You Need?

Do you need a CFO, a controller, an accountant or a bookkeeper to manage your business's financial matters? Hiring the right person for the job will help save you time and money.

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Understanding Payroll Taxes

Sole proprietors who decide to add employees need to understand payroll taxes. As an employer, you are expected to withhold and pay federal payroll taxes. And if your employees work in a state with state income tax, you'll need to withhold those too.

Retirement Planning

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Retirement Income

Planning for retirement involves estimating monthly income needs and determining which retirement funds to tap first. There are several general retirement income strategies to consider, but the key is to customize withdrawals to best fit your situation.

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Relocating During Retirement

If the time has come for you to downsize, become a snowbird or you're simply ready for a new adventure, there are many things to consider before relocating during retirement.

Inside Articles

Getting FIRE'd?

FIRE stands for financial independence, retire early. It's a financial movement growing in popularity as more and more people seek to eliminate debt and build savings so they can retire earlier than usual.

Pay Off Your Debt

Paying off debt is a liberating feeling. If your New Year's resolution is to become debt-free, consider using one of these debt payoff strategies to achieve your goal.

Credit Card Lures

Credit card companies attract new customers with enticing offers. If you've recently received an offer, beware of the pitfalls.

Get Organized

Another tax year is in the books and it's time to get organized for filing taxes. Start by reviewing the information you needed last year and consider any changes to your situation this year, so you can gather the appropriate documents to help filing your tax return easier.

Minimum Payment Calculator

Credit card balances are expensive. Consider how much a \$1,000 purchase on credit card with 20% interest rate will ultimately cost you and how long it will take to pay it off.